

SCF Rahoituspalvelut II DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	30.08.2018	Following payment dates:	25.09.2018
Payment date	28.08.2018		25.10.2018
Period No	21		
Monthly Period	01.07.2018		
Interest Period	from 25.07.2018	to 28.08.2018	= 34 days
Cut-Off date	31.07.2018		

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1. Portfolio Information



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	21	
Monthly Period	01.07.2018	
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days

	Current Period	
Outstanding receivables	Aggregated Outstanding	Principal Amount
Opening balance	224 302 396,06	EUR
Scheduled Loan Principal Repayments	6 110 021,94	EUR
Prepayments	6 713 108,86	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received	12 823 130,80	EUR
New Defaulted Auto Loans in Period	403 398,54	EUR
Closing Balance	211 075 866,72	EUR

Total revenue collections		
Revenue and fees received on loan balances	819 091,88	EUR
Recoveries on loans in default	337 587,93	EUR
Total Revenue Received in Period	1 156 679,81	EUR

# Loans		
At beginning of period	21 093	Loans
Paid in Full	810	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	26	Loans
At end of period	20 257	Loans

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2. Amount Due for Distribution



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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	13 976 090 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR
e. Interest Earned by the Purchaser	0 EUR
f. Other amounts received by the purchaser	0 EUR
Total Amount for Purchaser Available Distribution Amount	13 976 090 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	13 880 246 EUR
b. Reserve Fund	2 014 301 EUR
c. Interest Earned by the Issuer	0 EUR
d. Other amounts received by the issuer	0 EUR
Total Amount for Issuer Available Distribution Amount	15 894 547 EUR

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3. Reserve Accounts



Reporting Date	30.08.2018
Payment date	28.08.2018
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Note Balance

Beginning of Period	224 302 396,06	EUR
End of Period	211 075 866,72	EUR

Reserve Fund

	in %	
Beginning of Period	0,0 %	- EUR
Cash Outflow		- EUR
Cash Inflow		- EUR
End of Period	0,0 %	- EUR
Required Reserve Amount	0,0 %	- EUR

Liquidity Balance

Beginning of Period	0,9 %	2 014 300,79	EUR
Cash Outflow		2 014 300,79	EUR
Cash Inflow		1 878 023,96	EUR
End of Period	0,8 %	1 878 023,96	EUR
Required Reserve Amount	0,8 %	1 878 023,96	EUR

Servicer Advance Reserve Fund

Beginning of Period	100 000,00	EUR
Cash Outflow	-	EUR
Cash Inflow	-	EUR
End of Period	100 000,00	EUR
Required Reserve Amount	100 000,00	EUR

Set-off from Deposits

No borrowers whose loans were sold to SCF Rahoituspalvelut II DAC held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 405 of the CRR and Article 51 of the AIFMR

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4. Performance Data



Reporting Date	30.08.2018	
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Asset Balance

Beginning of Period	224 302 396,06	EUR
End of Period	211 075 866,72	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	191 796 448,38	90,87 %	18 542
1-29 days past due	15 779 244,27	7,48 %	1 412
Delinquent Receivables:			
30-59 days past due	2 437 712,16	1,15 %	198
60-89 days past due	528 382,28	0,25 %	57
90-119 days past due	260 533,16	0,12 %	23
120-149 days past due	190 812,89	0,09 %	15
150-179 days past due	82 733,58	0,04 %	10
Total Performing and Delinquent	211 075 867	100,00 %	20 257

	EUR	%	# loans
Volkswagen vehicles	33 968 868	16,09 %	3 642
Current Period Defaults	403 398,54		26
Cumulative Defaults	4 648 163,56		320
Current Period Recoveries	337 587,93		
Cumulative Recoveries	3 002 562,37		

Principal Deficiency Trigger Event, where [A] > [B * 9%] NO

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	211 075 866,72
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	211 075 866,72
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

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5. Outstanding Notes



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1. Note Balance

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code		XS1504682649	XS1504689578	XS1504693091	XS1504695112	XS1504695385	XS1504695542
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	89,49 %	4,50 %	1,50 %	1,01 %	1,70 %	1,81 %
Legal Final Maturity Date		25.11.2025	25.11.2025	25.11.2025	25.11.2025	25.11.2025	25.11.2025
Rating (Fitch/Moody's)		AAA/Aaa	AAA/Aaa	A+/Aa1	A+/Aa2	BB+/A3	Not rated
Initial Notes Aggregate Principal Outstanding Balance	607 200 000,00	543 400 000,00	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	6072	5434	273	91	61	103	110
Current Note Information							
Class Principal Outstanding Opening Balance	224 302 396,06	160 502 396,06	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Available Distribution Amount	15 894 547,08						
Amortisation	13 226 529,34						
Redemption per Class	13 226 529,34	13 226 529,34	-	-	-	-	-
Redemption per Note		2 434,03	-	-	-	-	-
Class Principal Outstanding Closing Balance	211 075 866,72	147 275 866,72	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Current Tranching	100 %	69,77 %	12,93 %	4,31 %	2,89 %	4,88 %	5,21 %
Current Pool Factor		0,27	1,00	1,00	1,00	1,00	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest rate Basis: 1-M EURIBOR / Spread		(Act/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Day Count Convention*							
Interest Days	34						
Principal Outstanding per Note Beginning of Period		29 536,69	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 434,03	-	-	-	-	-
Principal Outstanding per Note End of Period		27 102,66	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		3,65	13,92	133,33	200,00	275,00	750,00
Interest Payment	35 790,30	19 857,71	3 799,25	12 133,33	12 200,00	28 325,00	82 500,00
Interest Payment per Note		3,65	13,92	133,33	200,00	275,00	750,00

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		11,45 %	6,95 %	5,45 %	4,45 %	2,75 %	0,94 %
Current CE (incl. Excess Spread)		33,17 %	20,24 %	15,93 %	13,04 %	8,16 %	2,95 %
Current CE (excl. Excess Spread)		31,12 %	18,18 %	13,87 %	10,98 %	6,10 %	0,89 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 30.08.2018
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Monthly Period 01.07.2018
Interest Period : 25.07.2018 to 28.08.2018 = 34 days

Transaction Role	Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
			Short Term				Long Term					
			Fitch		Moody's		Fitch		Moody's			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	SCF Rahoituspalvelut II DAC		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A	
Seller	Santander Consumer Finance Oy		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A	
Servicer	Santander Consumer Finance Oy		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A	
Servicer's Owner	Santander Consumer Finance		N/A	F2	N/A	P-1	BBB -	A-	Baa3	A2	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within 60 days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.
Transaction Account Bank	BNP Paribas		F1	F1	P-1	P-1	A	A+	A3	Aa3	No	The Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) arrange for the transfer (within 30 calendar days) of: (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, to another bank which meets the Required Ratings.
Swap Counterparty	BS	Fitch First Rating Trigger Collateral.	F1	F2	N/A	N/A	A	A-	N/A	N/A	Yes	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (b) may, within 14 calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.
	BS	Fitch Second Rating Trigger Collateral.	F3	F2	N/A	N/A	BBB-	A-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it: (e) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (f) shall, within 30 calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.
Swap Counterparty	BS	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	A3	A2	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it: (c) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (d) may, within 30 calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (iii) take any further action to maintain the then current rating of the Class A Notes (subject to confirmation from the Rating Agencies that such action will not adversely affect the then current ratings of the Notes).
	BS	Moody's Second Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	Baa3	A2	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it: (g) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (h) shall, within 30 calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (iii) take any such further action to maintain the then current rating of the Class A Notes (subject to confirmation from the Rating Agencies that such action will not adversely affect the then current ratings of the Notes).
Collections Account Bank	Skandinaviska Enskilda Banken		F1	F1+	P-1	P-1	A	AA-	A3	Aa2	No	The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 30 calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.

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7.a Original Portfolio Principal Balance



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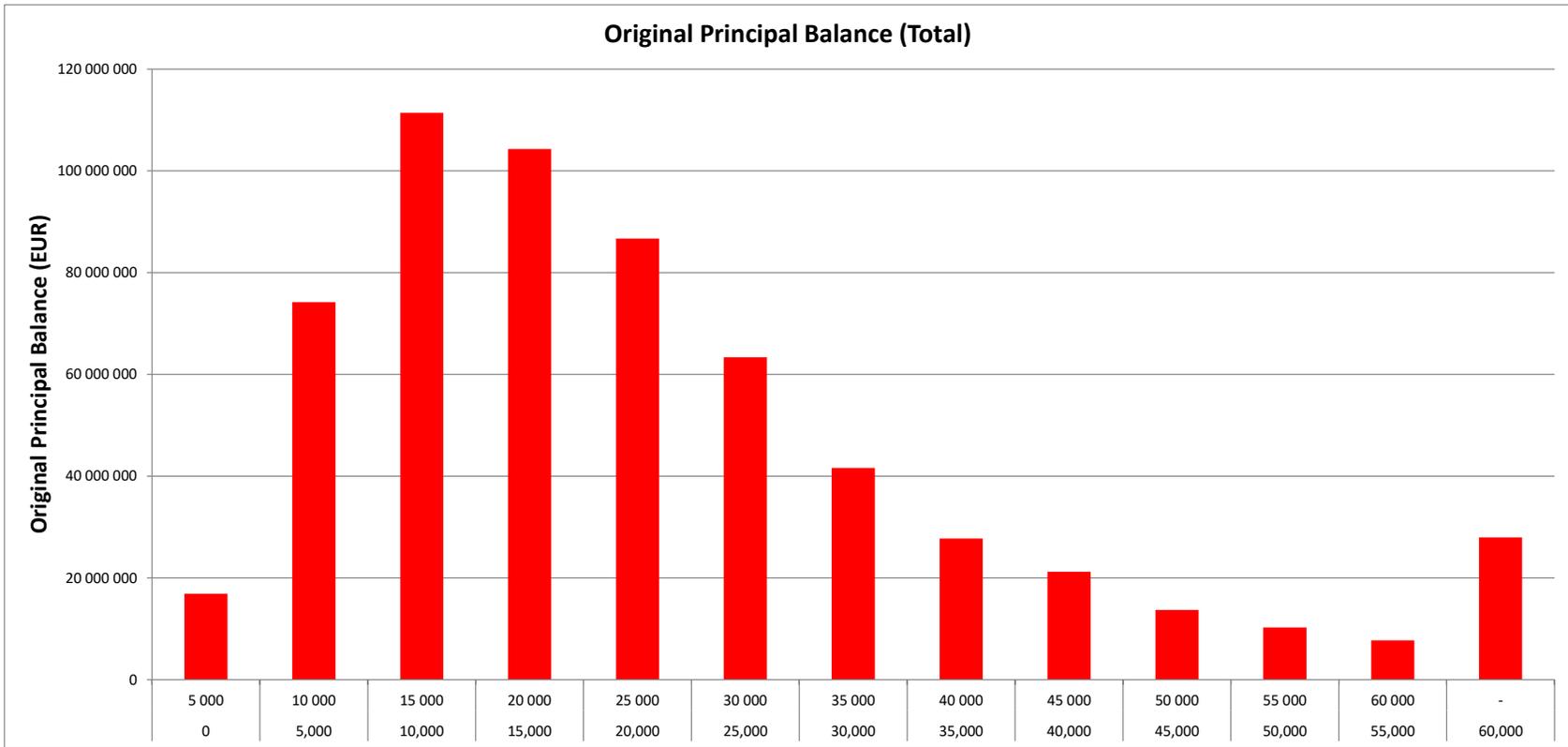
Average amount - all: 15 380

	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	0	5 000	4 918	16 901 686	2,8 %	27,1	7,6		
	5 000	10 000	9 847	74 215 036	12,2 %	42,0	7,3		
	10 000	15 000	8 985	111 416 382	18,3 %	48,2	6,9		
	15 000	20 000	6 019	104 299 602	17,2 %	50,1	6,5		
	20 000	25 000	3 882	86 707 854	14,3 %	50,7	6,5		
	25 000	30 000	2 326	63 365 455	10,4 %	50,9	6,4		
	30 000	35 000	1 289	41 640 377	6,9 %	51,2	6,1		
	35 000	40 000	743	27 730 328	4,6 %	50,9	6,3		
	40 000	45 000	501	21 219 137	3,5 %	50,5	6,5		
	45 000	50 000	290	13 722 199	2,3 %	50,8	6,2		
	50 000	55 000	197	10 299 964	1,7 %	50,5	6,4		
	55 000	60 000	135	7 726 950	1,3 %	50,7	5,4		
	60 000	-	349	27 954 755	4,6 %	51,2	5,9		
	Total			39 481	607 199 725	100 %	48,49	6,6	

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7.b Original Principal Balance Graph

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8.a Outstanding Principal Balance



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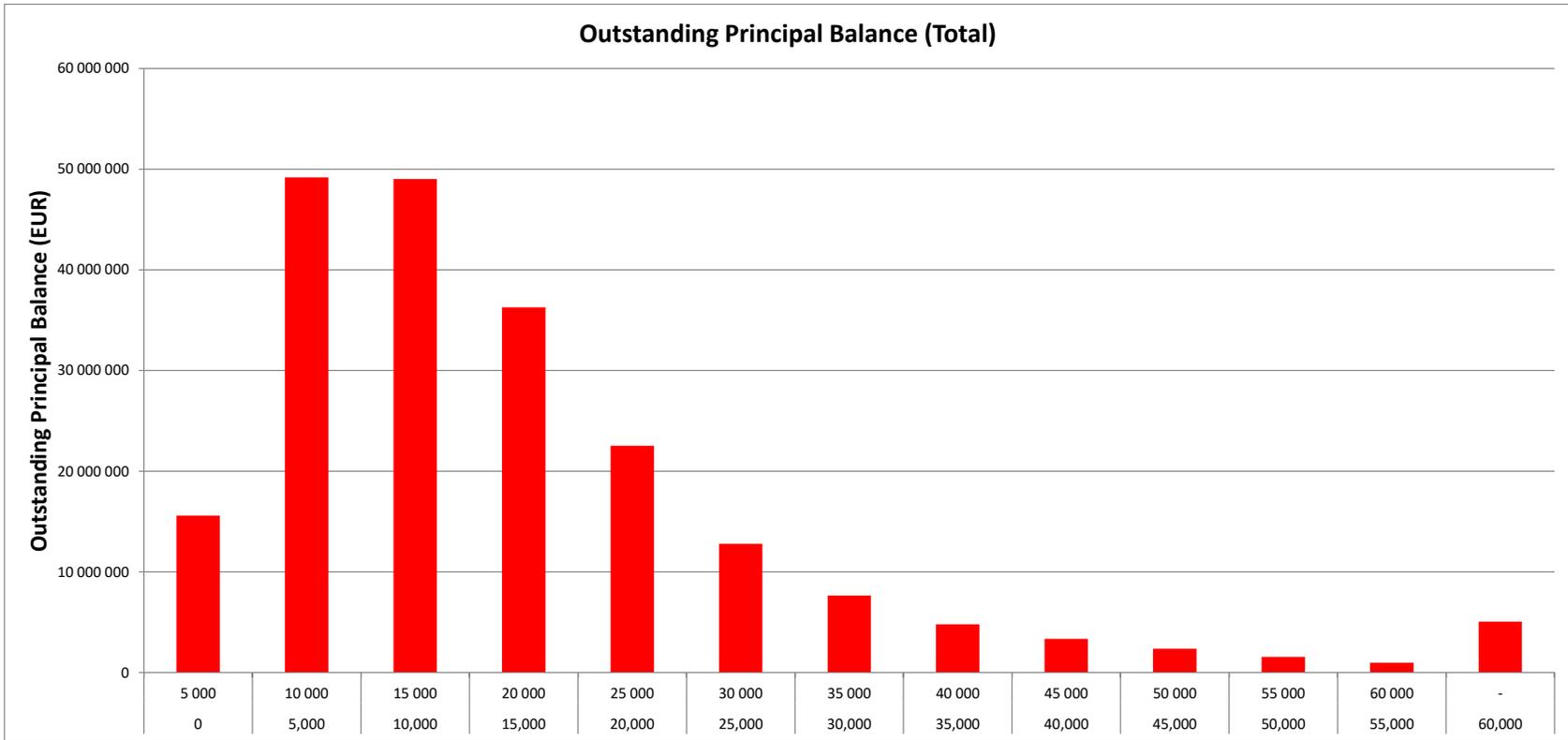
Average amount - all: 10 420

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 420	15 572 680	7,4 %	19,9	29,3
	5 000	10 000	6 645	49 171 391	23,3 %	29,5	28,4
	10 000	15 000	3 991	49 010 019	23,2 %	31,2	28,0
	15 000	20 000	2 108	36 271 886	17,2 %	31,8	27,7
	20 000	25 000	1 015	22 522 998	10,7 %	32,3	27,4
	25 000	30 000	471	12 778 741	6,1 %	32,5	27,3
	30 000	35 000	238	7 650 768	3,6 %	31,8	27,5
	35 000	40 000	128	4 783 586	2,3 %	31,8	27,5
	40 000	45 000	79	3 344 525	1,6 %	32,4	27,3
	45 000	50 000	50	2 371 538	1,1 %	31,0	27,4
	50 000	55 000	30	1 560 281	0,7 %	32,1	28,1
	55 000	60 000	17	979 712	0,5 %	32,5	27,6
	60 000	-	65	5 057 742	2,4 %	32,2	27,6
	Total		20 257	211 075 867	100 %		

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



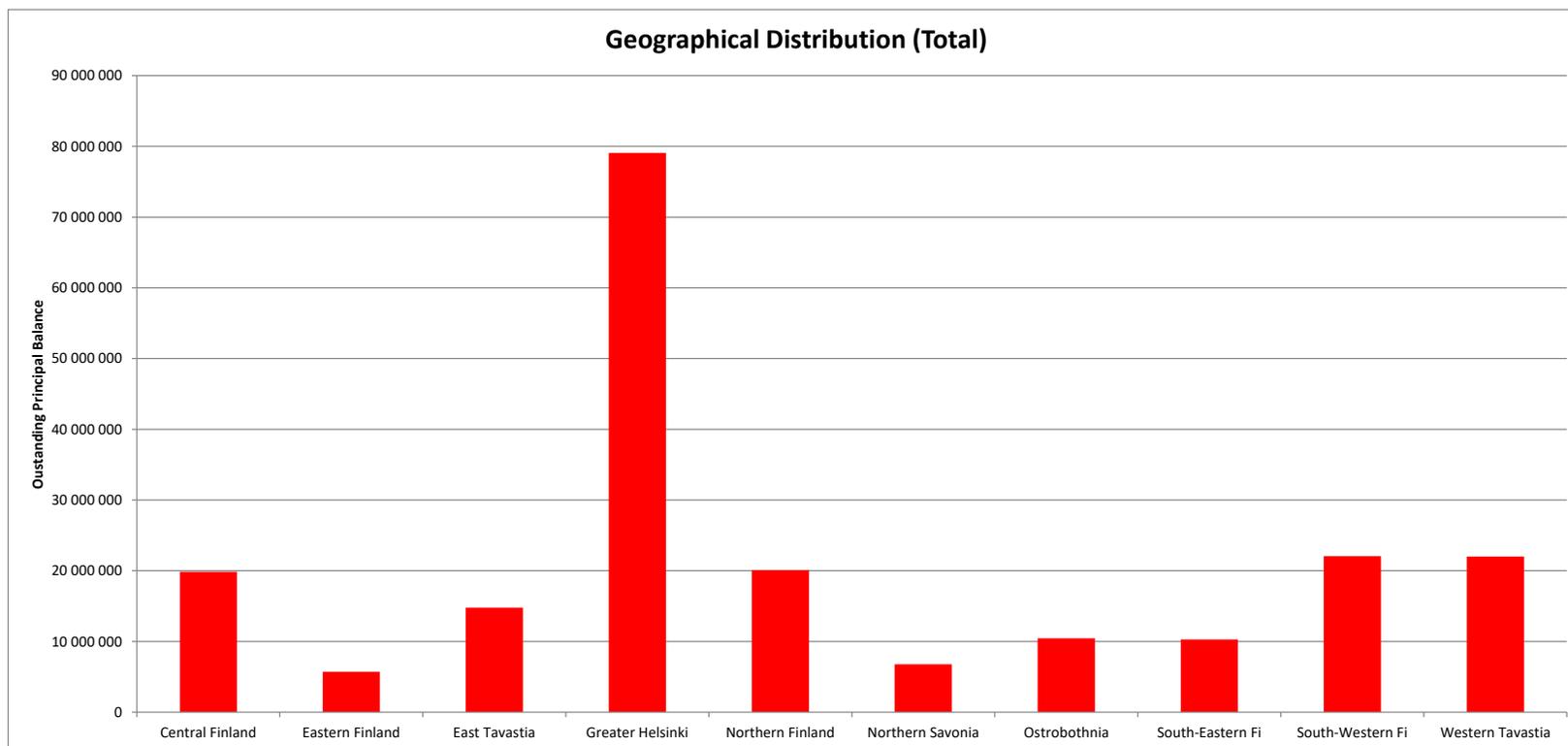
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TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to mal	WA seasoning
Central Finland	2 009	19 842 148	9,40 %	30,3	28,0
Eastern Finland	629	5 708 699	2,70 %	30,2	27,7
East Tavastia	1 479	14 779 483	7,00 %	30,5	27,8
Greater Helsinki	7 060	79 084 386	37,47 %	30,5	28,0
Northern Finland	1 928	20 097 869	9,52 %	30,6	27,9
Northern Savonia	693	6 762 827	3,20 %	29,3	28,0
Ostrobothnia	1 129	10 450 408	4,95 %	29,3	28,4
South-Eastern Fi	1 031	10 288 128	4,87 %	29,8	28,8
South-Western Fi	2 214	22 055 197	10,45 %	30,2	28,1
Western Tavastia	2 085	22 006 722	10,43 %	31,0	27,6
Total	20 257	211 075 867	100 %		

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9.b Geographical Distribution Graph

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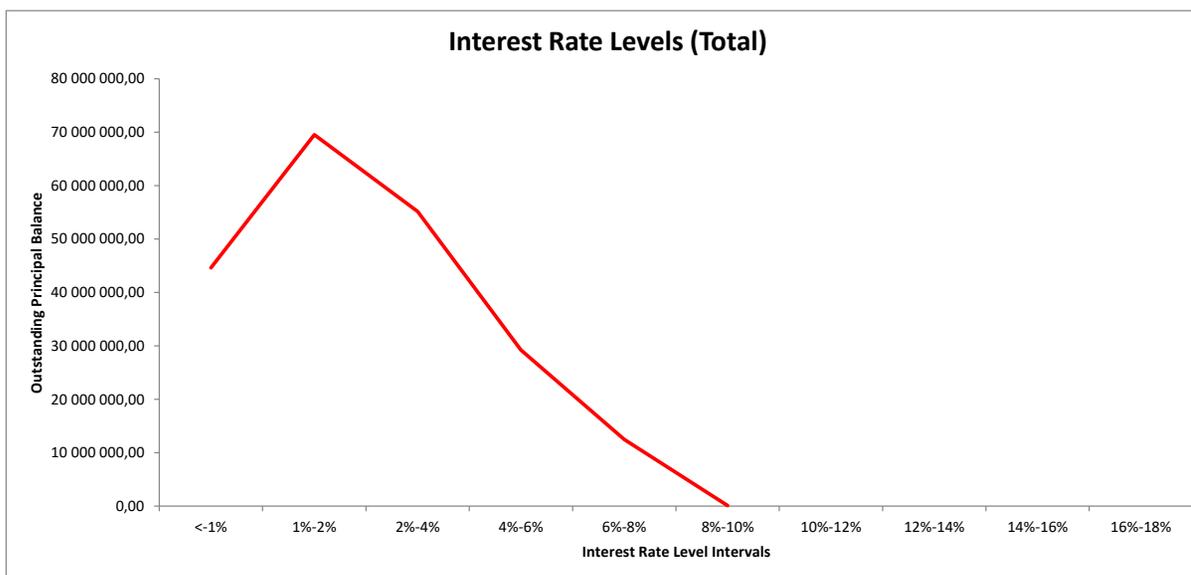


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10.b Interest Rate



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11.a Remaining Terms



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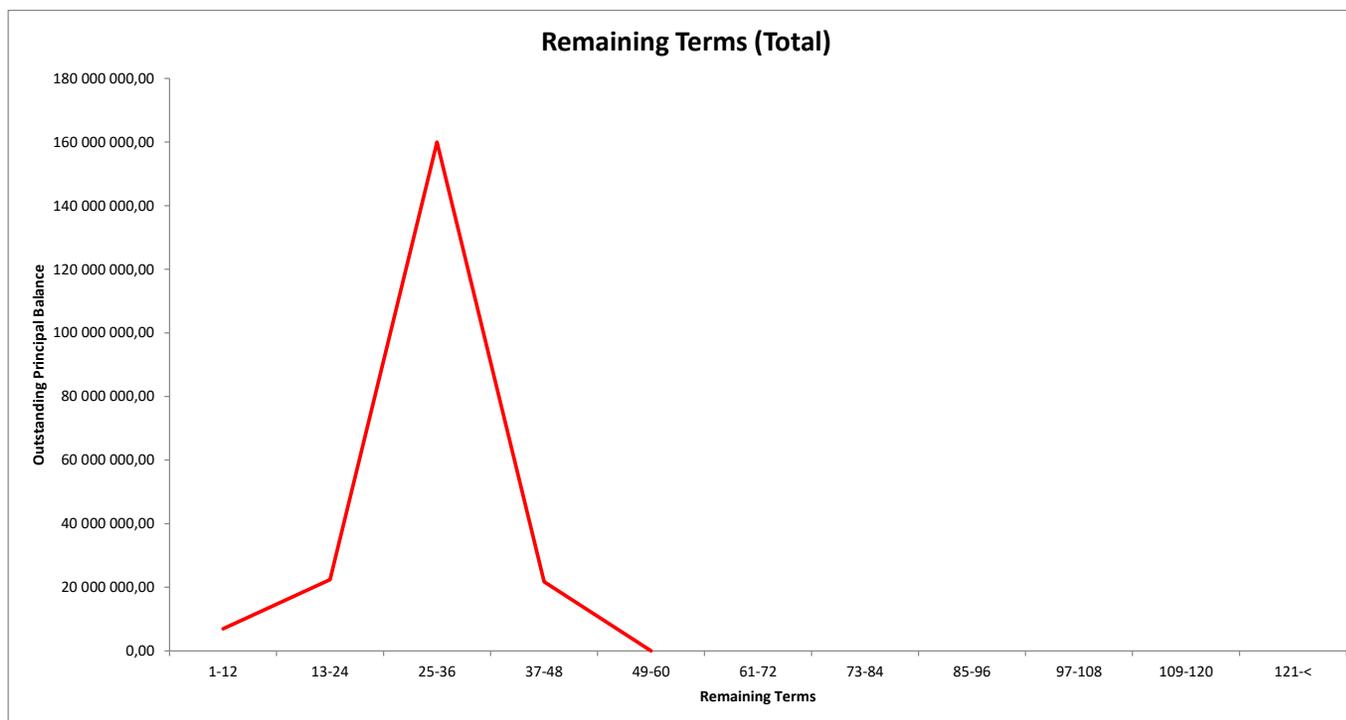
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		0	18	6 967	0,00 %	0,0	27,6
1		12	2 490	6 949 370	3,29 %	8,6	28,6
13		24	3 468	22 427 718	10,63 %	19,7	31,3
25		36	12 756	159 963 431	75,78 %	31,8	28,1
37		48	1 524	21 714 261	10,29 %	37,5	23,5
49		60	1	14 119	0,01 %	57,0	26,0
61		72					
73		84					
85		96					
97		108					
109		120					
121							
Total		20 257		211 075 867	100 %		

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11.b Remaining Terms



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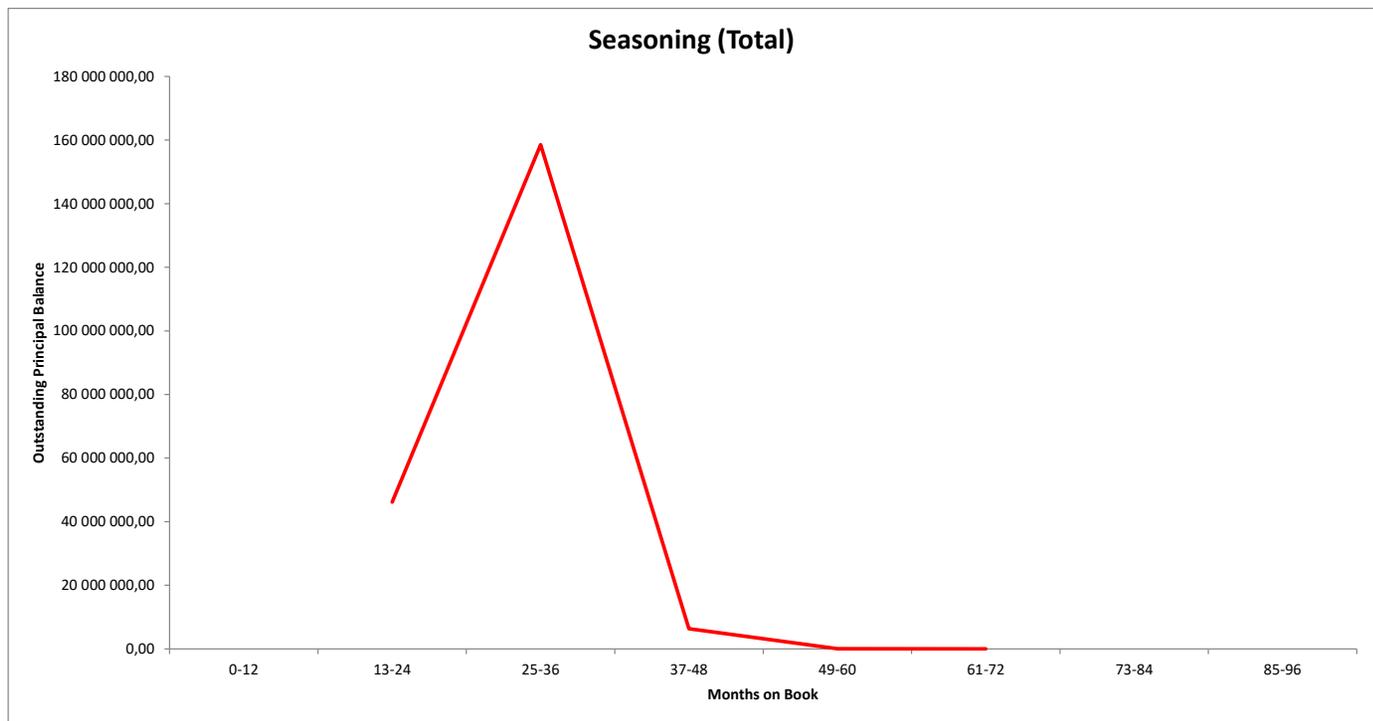


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12.b Seasoning



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13.a Balloon loans



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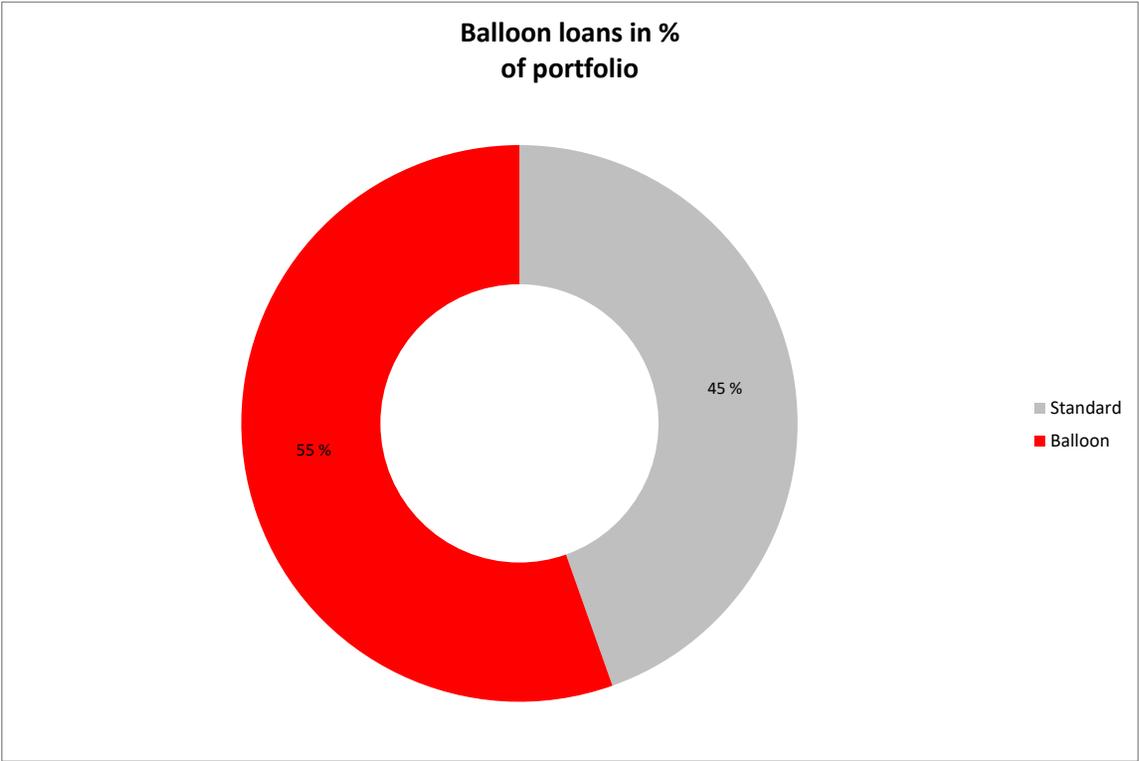
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		13 349	94 084 821	44,57 %	2 228	0,00 %	28,9	27,9
Balloon		6 908	116 991 046	55,43 %	49 513 356	42,32 %	31,6	28,0
Total		20 257	211 075 867	100 %	49 515 584	23,46 %		

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13.b Balloon loans



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	21	
Monthly Period	01.07.2018	
Interest Period	from	25.07.2018
	to	28.08.2018
	=	34 days

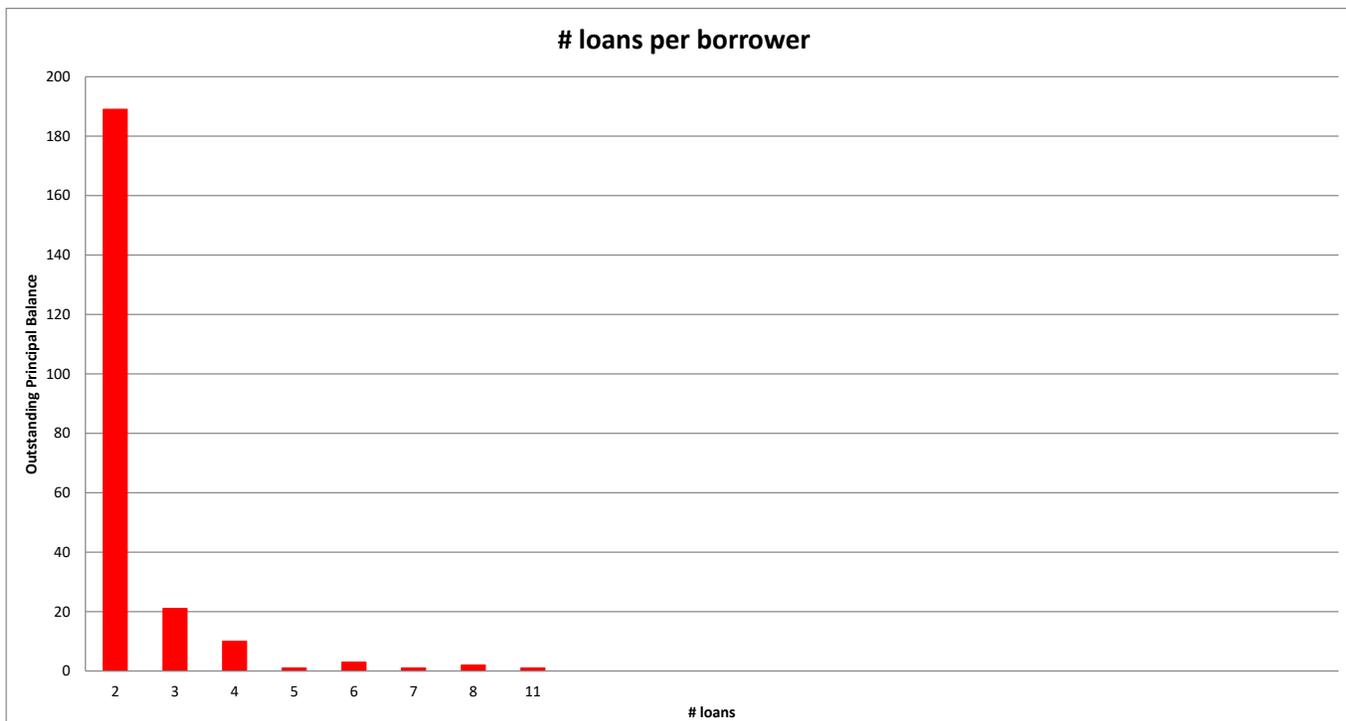


SCF Rahoituspalvelut II DAC
Monthly Investor Report

14.b # loans per borrower



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	21	
Monthly Period	01.07.2018	
Interest Period	from	25.07.2018
	to	28.08.2018
	=	34 days



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15.a Amortization Profile



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	21	
Monthly Period	01.07.2018	
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	211 075 867	205 162 724	5 913 142	474 420	2,73 %	97,20 %
2	205 162 724	199 342 959	5 819 765	459 972	2,72 %	94,44 %
3	199 342 959	193 508 163	5 834 797	445 784	2,72 %	91,68 %
4	193 508 163	187 742 996	5 765 167	431 602	2,71 %	88,95 %
5	187 742 996	182 001 495	5 741 501	417 551	2,70 %	86,23 %
6	182 001 495	176 256 567	5 744 928	403 612	2,69 %	83,50 %
7	176 256 567	170 497 504	5 759 062	389 707	2,69 %	80,78 %
8	170 497 504	164 726 399	5 771 106	375 882	2,68 %	78,04 %
9	164 726 399	159 122 554	5 603 844	362 060	2,67 %	75,39 %
10	159 122 554	153 610 661	5 511 894	348 491	2,66 %	72,78 %
11	153 610 661	148 152 508	5 458 153	335 266	2,65 %	70,19 %
12	148 152 508	142 760 560	5 391 948	322 075	2,64 %	67,63 %
13	142 760 560	137 425 846	5 334 714	309 080	2,63 %	65,11 %
14	137 425 846	132 110 309	5 315 537	296 215	2,62 %	62,59 %
15	132 110 309	126 882 971	5 227 338	283 393	2,60 %	60,11 %
16	126 882 971	121 633 024	5 249 947	270 745	2,59 %	57,63 %
17	121 633 024	116 493 289	5 139 735	258 068	2,58 %	55,19 %
18	116 493 289	111 309 063	5 184 226	245 781	2,56 %	52,73 %
19	111 309 063	106 220 001	5 089 062	233 410	2,55 %	50,32 %
20	106 220 001	101 124 134	5 095 867	221 291	2,53 %	47,91 %

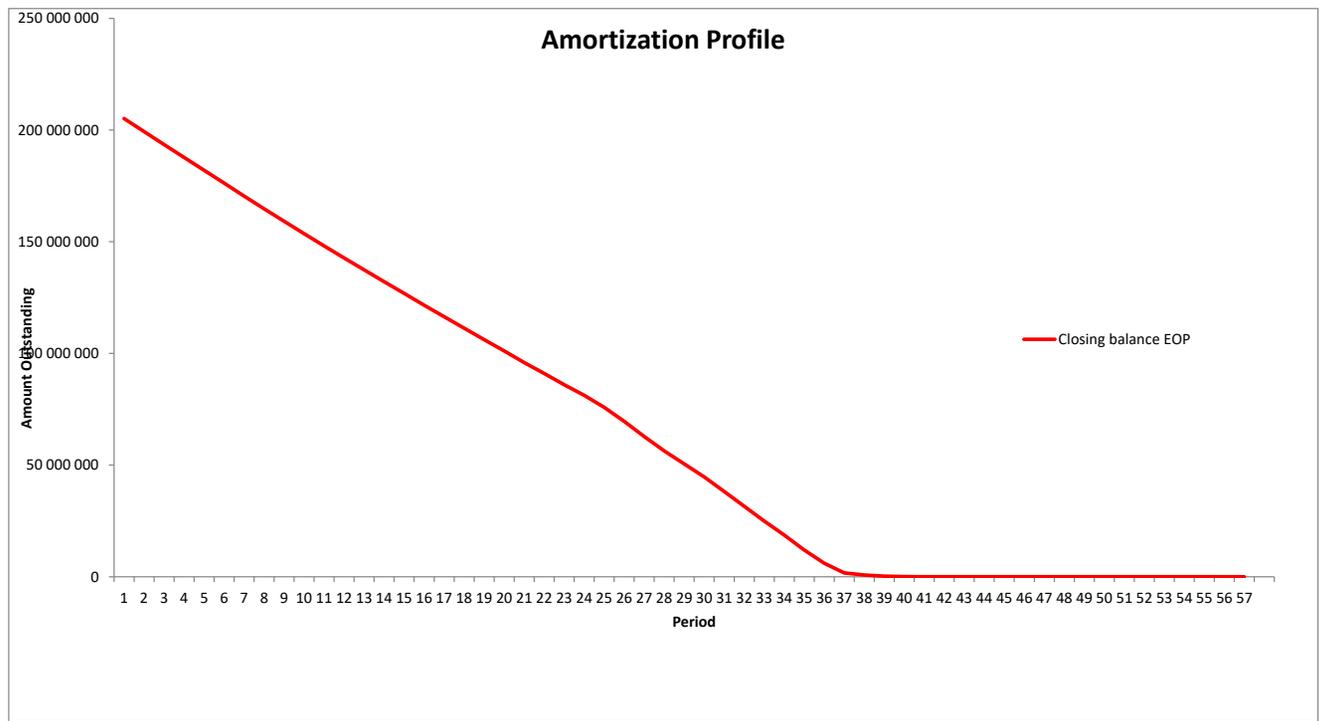
Amortization profile (first 20 periods)

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

15.b Amortization Profile



Reporting Date	30.08.2018					
Payment date	28.08.2018					
Period No	21					
Monthly Period	01.07.2018					
Interest Period	from	25.07.2018	to	28.08.2018	=	34 days



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16.a Payment Holidays



Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	21				
Monthly Period	01.07.2018				
Interest Period	from	25.07.2018	to	28.08.2018	= 34 days

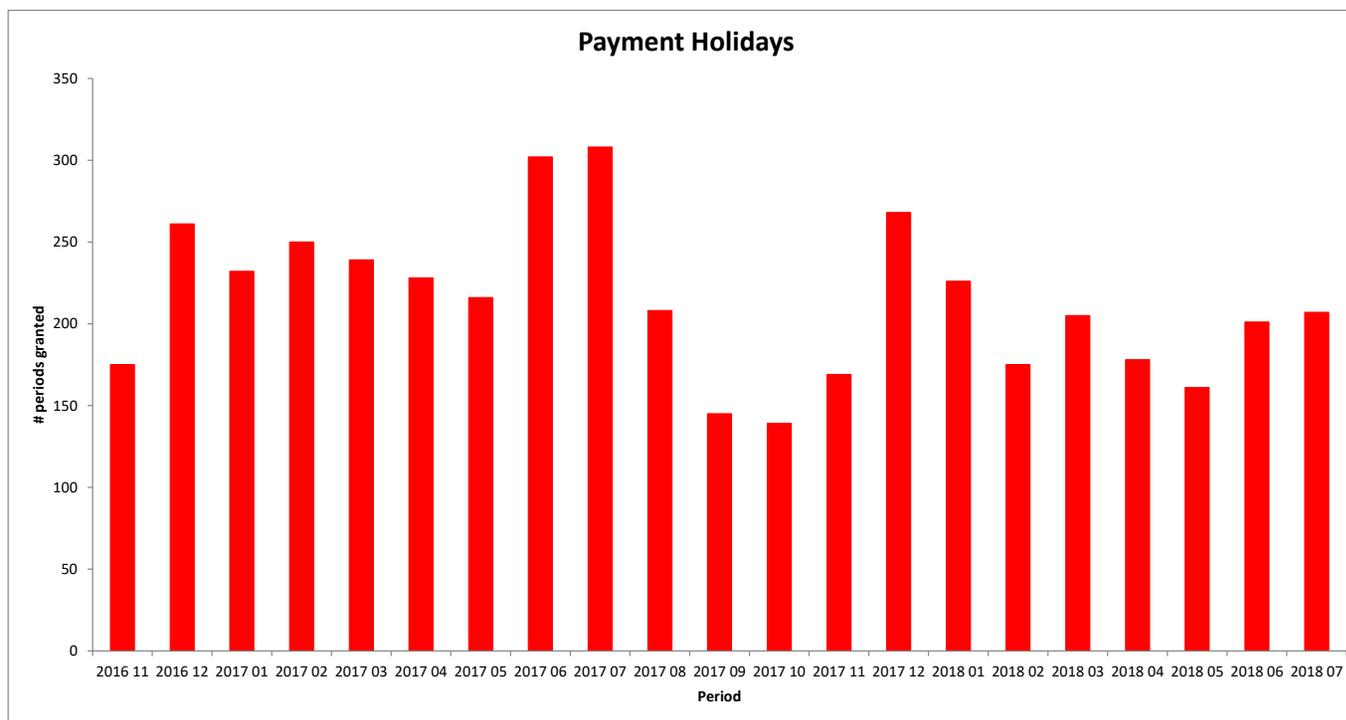
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2016 11	175	267	78 603	2 806 265	
2016 12	261	319	91 714	4 552 936	
2017 01	232	318	89 820	4 037 845	
2017 02	250	347	94 638	4 010 715	
2017 03	239	309	86 447	3 676 999	
2017 04	228	316	83 086	3 258 438	
2017 05	216	277	77 068	3 233 674	
2017 06	302	413	112 755	4 260 576	
2017 07	308	395	112 197	4 528 263	
2017 08	208	254	71 697	3 176 504	
2017 09	145	188	52 989	2 135 132	
2017 10	139	179	62 731	1 906 472	
2017 11	169	228	66 722	2 290 413	
2017 12	268	318	87 105	3 259 078	
2018 01	226	304	111 046	3 303 397	
2018 02	175	247	72 888	2 511 531	
2018 03	205	279	77 347	2 488 412	
2018 04	178	240	66 528	2 242 224	
2018 05	161	215	64 068	2 122 523	
2018 06	201	275	79 555	2 519 219	
2018 07	207	267	78 105	2 376 457	
Total:	4 493	5 955	1 717 108	64 697 072	

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16.b Payment Holidays



Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	21				
Monthly Period	01.07.2018				
Interest Period	from	25.07.2018	to	28.08.2018	= 34 days

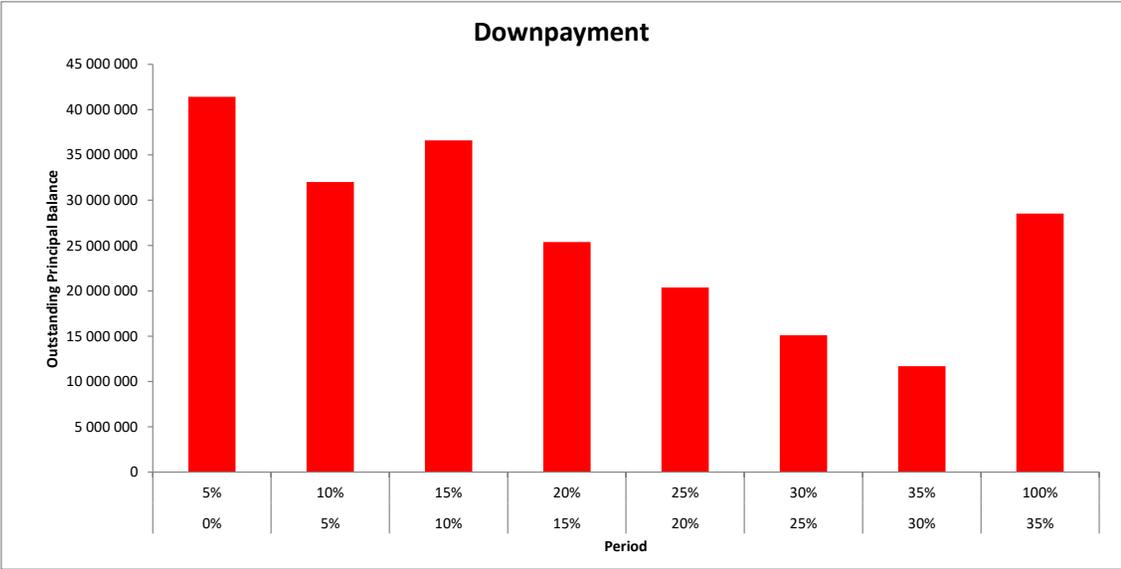


SCF Rahoituspalvelut II DAC
Monthly Investor Report

17.b Downpayment



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	21	
Monthly Period	01.07.2018	
Interest Period	from	25.07.2018
	to	28.08.2018
	=	34 days



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Monthly Investor Report

18.a Vehicle Condition



Reporting Date	30.08.2018
Payment date	28.08.2018
Period No	21
Monthly Period	01.07.2018
Interest Period	from 25.07.2018 to 28.08.2018 = 34 days

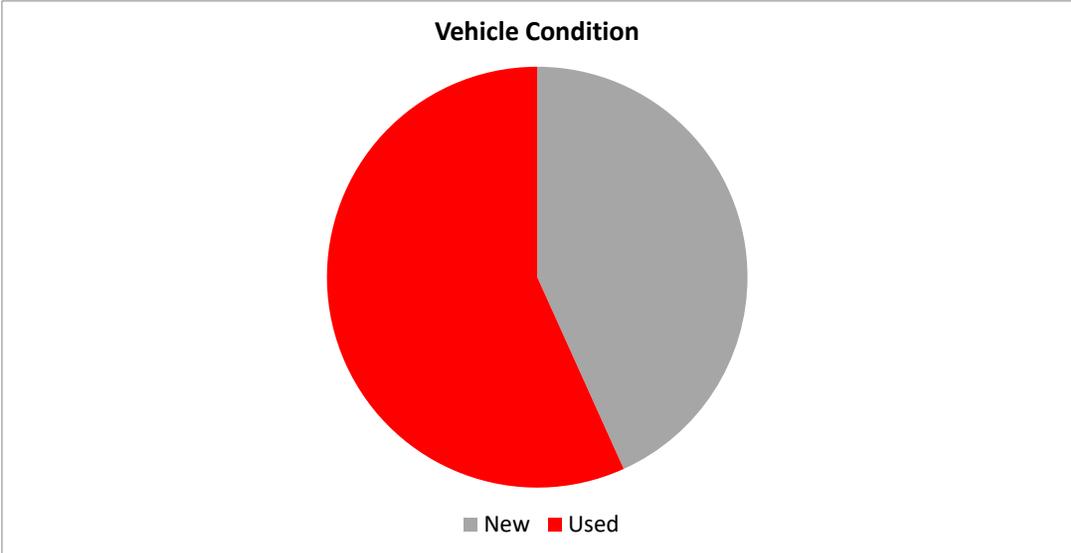
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6 372	91 292 367	43,3 %	30,7	28,0
	Used	13 885	119 783 500	56,7 %	30,1	28,0
	Total	20 257	211 075 867	100 %		

SCF Rahoituspalvelut II DAC
Monthly Investor Report

18.b Vehicle Condition



Reporting Date	30.08.2018
Payment date	28.08.2018
Period No	21
Monthly Period	01.07.2018
Interest Period	from 25.07.2018 to 28.08.2018 = 34 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

19.a Borrower Type



Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	21				
Monthly Period	01.07.2018				
Interest Period	from 25.07.2018	to	28.08.2018	=	34 days

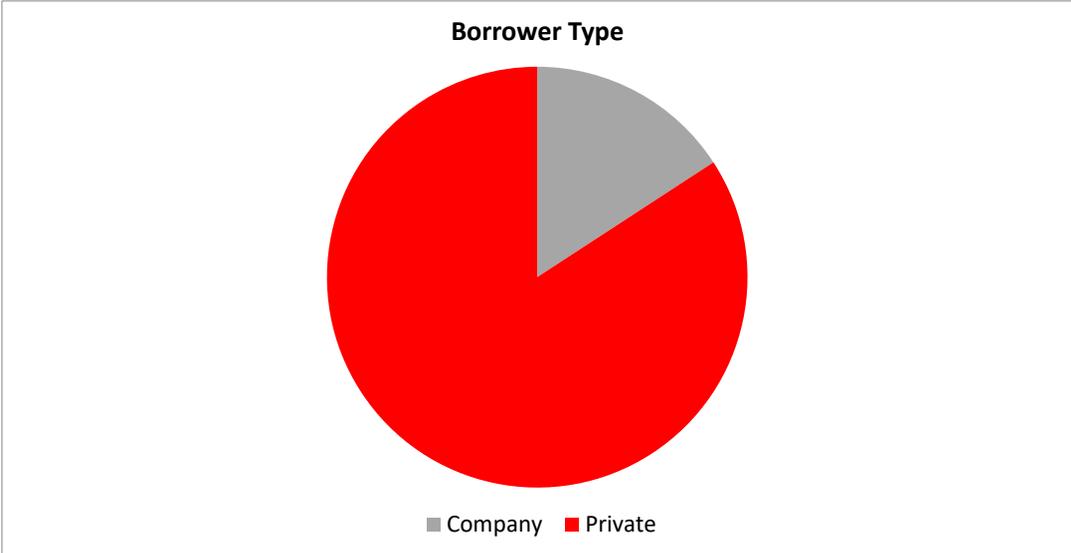
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 456	33 380 778	15,8 %	28,49	28,11
	Private	17 801	177 695 089	84,2 %	30,71	27,96
	Total	20 257	211 075 867	100,0 %		

SCF Rahoituspalvelut II DAC
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19.b Borrower Type



Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	21				
Monthly Period	01.07.2018				
Interest Period	from 25.07.2018	to	28.08.2018	=	34 days



**SCF Rahoituspalvelut II DAC
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20.a Vehicle type



Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	21				
Monthly Period	01.07.2018				
Interest Period	from	25.07.2018	to	28.08.2018	= 34 days

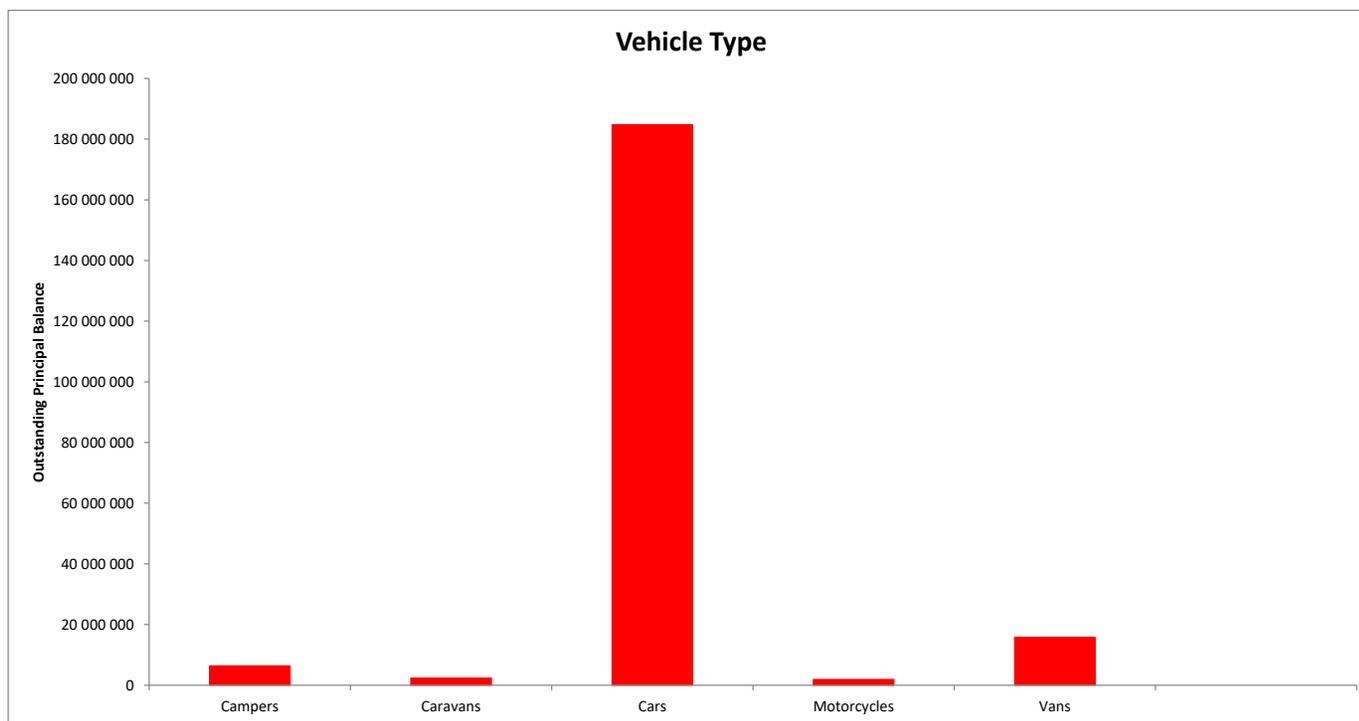
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	337	6 363 500	3,01 %	31,80	27,35
	Caravans	241	2 310 173	1,09 %	32,32	26,84
	Cars	17 876	184 746 153	87,53 %	30,43	28,01
	Motorcycles	315	1 892 963	0,90 %	29,83	26,53
	Vans	1 488	15 763 079	7,47 %	28,77	28,27
		20 257	211 075 867	100 %		

**SCF Rahoituspalvelut II DAC
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20.b Vehicle type



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	21	
Monthly Period	01.07.2018	
Interest Period	from	25.07.2018
	to	28.08.2018
	=	34 days



**SCF Rahoituspalvelut II DAC
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21.a Restructured Loans



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	21	
Monthly Period	01.07.2018	
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days

TOTAL		
Period	No	Outstanding balance
2016 11	0	0
2016 12	0	0
2017 01	0	0
2017 02	0	0
2017 03	0	0
2017 04	1	17 310
2017 05	2	17 566
2017 06	2	15 520
2017 07	0	0
2017 08	0	0
2017 09	1	3 710
2017 10	1	18 298
2017 11		
2017 12	1	23 337
2018 01	2	15 926
2018 02	0	0
2018 03	0	0
2018 04	0	0
2018 05	0	0
2018 06	0	0
2018 07	1	11 414
	11	123 081

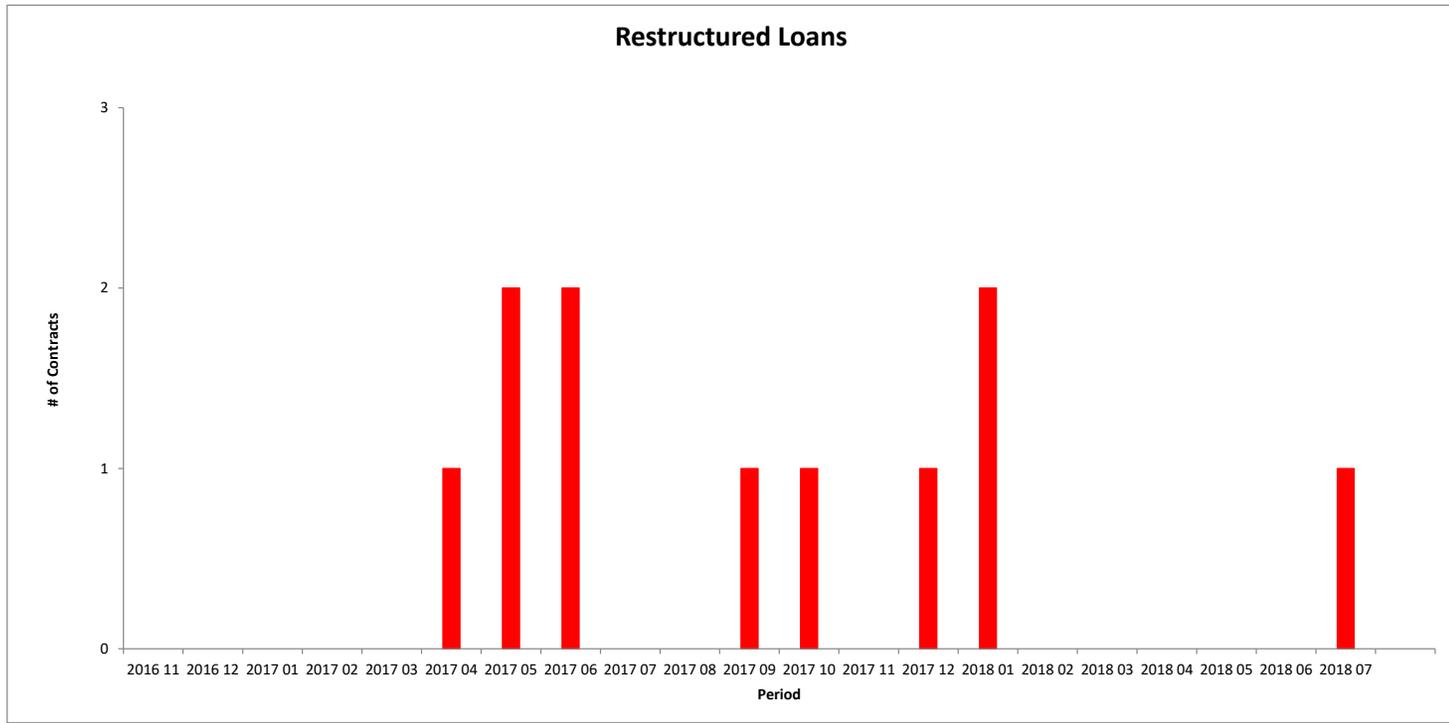
Restructured

SCF Rahoituspalvelut II DAC
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21.b Restructured Loans



Reporting Date	30.08.2018
Payment date	28.08.2018
Period No	21
Monthly Period	01.07.2018
Interest Period	from 25.07.2018 to 28.08.2018 = 34 days



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22.a Dynamic Interest rate



Reporting Date	30.08.2018					
Payment date	28.08.2018					
Period No	21					
Monthly Period	from	01.07.2018	to	28.08.2018	=	34 days
Interest Period		25.07.2018				

TOTAL		
Period	Closing balance	WA Interest rate
2016 11	567 935 967	2,98 %
2016 12	547 300 289	2,97 %
2017 01	525 396 333	2,96 %
2017 02	504 347 052	2,94 %
2017 03	481 919 092	2,93 %
2017 04	461 858 230	2,92 %
2017 05	439 904 054	2,90 %
2017 06	419 740 450	2,89 %
2017 07	400 842 082	2,87 %
2017 08	381 488 761	2,85 %
2017 09	363 414 216	2,84 %
2017 10	344 817 496	2,83 %
2017 11	328 195 863	2,82 %
2017 12	313 521 280	2,80 %
2018 01	296 448 553	2,79 %
2018 02	281 472 477	2,78 %
2018 03	266 886 919	2,76 %
2018 04	252 657 251	2,74 %
2018 05	237 930 079	2,73 %
2018 06	224 302 396	2,71 %
2018 07	211 075 867	2,70 %

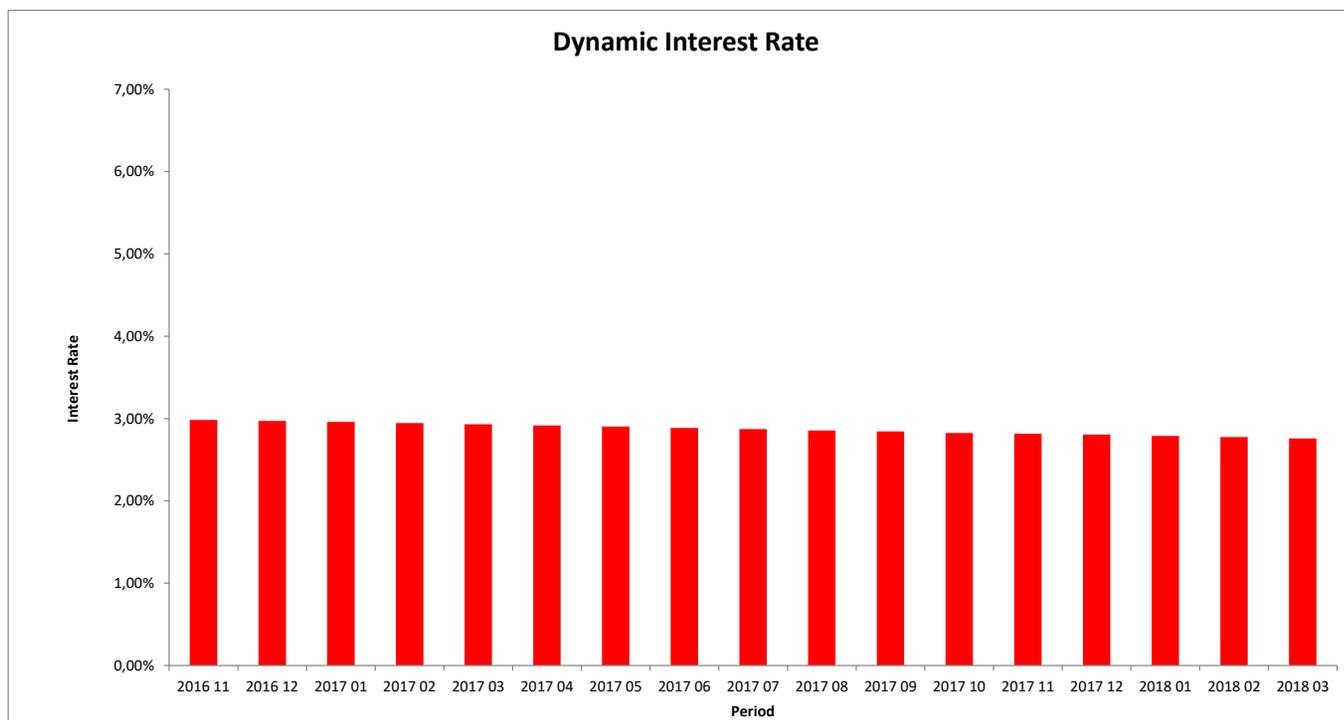
Interest rate evolution

SCF Rahoituspalvelut II DAC
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	21				
Monthly Period	01.07.2018				
Interest Period	from	25.07.2018	to	28.08.2018	= 34 days



SCF Rahoituspalvelut II DAC
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23.a Dynamic Pre-Payments



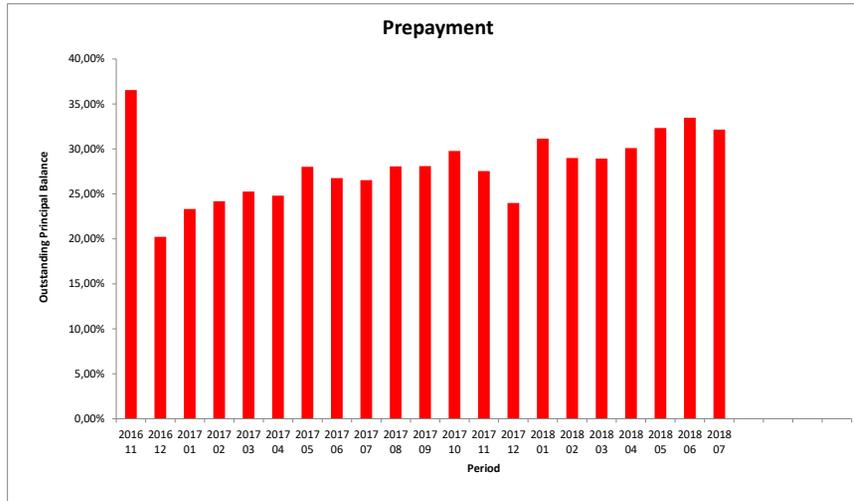
Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	21	
Monthly Period	from 01.07.2018	to 28.08.2018 = 34 days
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days

TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2016 11	21 119 503	567 935 967	36,54 %	
2016 12	10 208 798	547 300 289	20,22 %	
2017 01	11 502 017	525 396 333	23,33 %	
2017 02	11 503 104	504 347 052	24,18 %	
2017 03	11 548 382	481 919 092	25,25 %	
2017 04	10 837 574	461 858 230	24,79 %	
2017 05	11 888 174	439 904 054	28,02 %	
2017 06	10 749 942	419 740 450	26,75 %	
2017 07	10 169 486	400 842 082	26,54 %	
2017 08	10 327 953	381 488 761	28,06 %	
2017 09	9 850 282	363 414 216	28,09 %	
2017 10	10 005 417	344 817 496	29,77 %	
2017 11	8 694 342	328 195 863	27,5 %	
2017 12	7 082 496	313 521 280	24,0 %	
2018 01	9 076 955	296 448 553	31,1 %	
2018 02	7 913 391	281 472 477	29,0 %	
2018 03	7 484 315	266 886 919	28,9 %	
2018 04	7 429 003	252 657 251	30,1 %	
2018 05	7 617 311	237 930 079	32,3 %	
2018 06	7 487 382	224 302 396	33,5 %	
2018 07	6 713 109	211 075 867	32,1 %	

23.b Dynamic Pre-Payments



Reporting Date	30.08.2018
Payment date	28.08.2018
Period No	21
Monthly Period	01.07.2018
Interest Period	from 25.07.2018 to 28.08.2018 = 34 days



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24. Delinquency



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	21	
Monthly Period	01.07.2018	
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2016	11	567 935 967	35 864	535 700 608	1 928	29 646 276	151	2 203 556	27	385 527									
	12	547 300 289	35 166	516 424 148	1 820	27 790 475	154	2 345 535	36	531 650	15	208 481							
2017	1	525 396 333	34 015	491 902 892	2 035	29 624 753	196	2 966 337	31	403 292	20	365 775	9	133 283					
	2	504 347 052	33 002	468 537 921	2 155	32 200 182	175	2 515 769	37	609 675	13	126 839	13	283 908	4	72 760	9	105 768	
	3	481 919 092	32 488	453 472 330	1 671	24 877 048	177	2 373 641	45	606 243	17	352 401	6	51 631	8	185 798	13	197 713	
	4	461 858 230	31 216	428 526 715	1 999	28 538 287	228	3 449 368	53	725 906	18	358 578	12	216 300	4	43 076	14	271 902	
	5	439 904 054	30 209	407 230 626	2 061	28 828 006	195	2 600 242	38	513 986	20	295 057	14	284 504	8	151 633	13	206 025	
	6	419 740 450	29 596	391 955 609	1 715	23 602 309	219	3 265 506	48	461 928	17	217 453	10	144 753	4	92 893	27	447 398	
	7	400 842 082	28 319	368 320 058	2 052	28 053 819	211	3 119 310	58	890 050	24	262 421	12	152 231	2	44 194	13	191 339	
	8	381 488 761	27 701	353 395 978	1 740	24 496 715	186	2 449 904	41	571 620	24	347 453	11	143 582	7	83 509	15	196 517	
	9	363 414 216	26 904	338 241 952	1 558	20 999 646	209	2 738 253	61	896 518	20	362 889	11	147 959	3	27 000	22	254 983	
	10	344 817 496	25 744	317 968 829	1 735	22 648 076	199	2 646 668	66	883 606	29	372 404	12	205 405	6	92 508	14	182 283	
	11	328 195 863	25 101	304 803 459	1 559	19 836 919	171	2 183 769	60	655 941	24	331 690	23	291 715	7	92 369	15	236 057	
	12	313 521 280	24 310	289 602 065	1 537	19 482 029	215	2 967 035	61	777 496	25	306 595	16	206 373	15	179 686	17	254 699	
2018	1	296 448 553	23 353	273 136 294	1 605	19 663 098	173	2 190 869	57	793 890	24	322 527	14	207 494	9	134 380	26	250 112	
	2	281 472 477	22 591	258 922 975	1 548	18 832 846	178	2 374 981	43	524 057	32	508 147	17	222 523	7	86 948	18	276 801	
	3	266 886 919	21 754	244 701 566	1 488	17 707 003	226	2 873 335	61	798 549	17	198 778	27	455 651	12	152 037	19	221 225	
	4	252 657 251	20 822	229 258 543	1 608	18 978 349	208	2 713 345	67	861 243	29	369 948	15	172 224	13	303 599	24	263 197	
	5	237 930 079	20 071	216 354 202	1 529	18 075 019	190	2 019 929	56	811 108	29	340 754	21	288 617	5	40 451	23	410 581	
	6	224 302 396	19 530	206 304 112	1 249	14 423 879	215	2 306 681	42	451 426	27	415 719	16	175 566	14	225 012	21	179 493	
	7	211 075 867	18 542	191 796 448	1 412	15 779 244	198	2 437 712	57	528 382	23	260 533	15	190 813	10	82 734	26	403 399	
	8																		
	9																		
	10																		
	11																		
	12																		

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	21	
Monthly Period	from 01.07.2018	to 28.08.2018 = 34 days
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 4			2017 1			2017 2			2017 3			2017 4		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2016 4	14 542	6	666	666	13 876	2 149	2 815	11 727	1 112	3 927	10 615	960	4 887	9 655	960	5 847	8 695
2017 1	387 612	29				132 181	132 181	255 430	89 364	201 546	186 066	2 927	204 473	183 138	5 935	210 408	177 203
2017 2	925 325	54							350 904	350 904	574 421	305 235	656 139	269 186	23 732	679 872	245 454
2017 3	642 838	50										281 267	281 267	361 571	90 874	372 141	270 697
2017 4	673 040	46													371 510	371 510	301 529
2018 1	748 138	63															
2018 2	853 271	68															
2018 3	403 399	27															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 Q1			2018 Q2			2018 Q3		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2016 4	14 542	6	960	6 807	7 735	8 269	15 076	534			
2017 1	387 612	29	5 623	216 032	171 580	34 987	251 019	136 593	202	251 220	136 391
2017 2	925 325	54	37 579	717 451	207 875	22 563	740 014	185 311	12 900	752 914	172 411
2017 3	642 838	50	21 100	393 241	249 597	15 460	408 701	234 138	5 449	414 149	228 689
2017 4	673 040	46	207 998	579 508	93 531	19 006	598 515	74 525	1 254	599 768	73 272
2018 1	748 138	63	263 421	263 421	484 717	265 803	529 224	218 914	15 767	544 991	203 147
2018 2	853 271	68				236 260	236 260	617 011	239 775	476 035	377 236
2018 3	403 399	27							83 062	83 062	320 337

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26. Priority of Payments



Reporting Date	30.08.2018
Payment date	28.08.2018
Period No	21
Monthly Period	01.07.2018
Interest Period	from 25.07.2018 to 28.08.2018 = 34 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	13 976 089,76	EUR
Senior Expenses	-	16 406,07	EUR
Servicing Fee	-	90 879,89	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	642 274,46	EUR
Principal on Loan to Issuer	-	13 226 529,34	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	15 894 547,08	EUR
Senior Expenses	-	11 442,48	EUR
Interest Class A	-	19 858,00	EUR
Interest Class B	-	3 799,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 878 023,96	EUR
Prior to PDTE - Interest on Class C notes	-	12 133,00	EUR
Prior to PDTE - Interest on Class D notes	-	12 200,00	EUR
Principal Payments on Class A	-	13 226 529,34	EUR
Principal Payments on Class B	-	-	EUR
Principal Payments on Class C	-	-	EUR
Principal Payments on Class D	-	-	EUR
Interest on Class E notes	-	28 325,00	EUR
Principal Payments on Class E	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	-	EUR
Interest on Class F notes	-	82 500,00	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	50 065,33	EUR
Interest Issuer Subordinated Loan	-	344,33	EUR
Principal Issuer Subordinated Loan	-	136 276,83	EUR
Payment to Purchaser	-	423 045,15	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	423 045,15	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	17,09	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	423 028,05	EUR

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27. Transaction Costs



Reporting Date	30.08.2018					
Payment date	28.08.2018					
Period No	21					
Monthly Period	01.07.2018					
Interest Period	from	25.07.2018	to	28.08.2018	=	34 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	16 406,07						
Interest accrued for the Period	EUR	158 815,00	19 858,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	3 912 365,00	841 414,00	83 958,00	268 140,00	269 620,00	625 983,00	1 823 250,00
Interest Payments	EUR	158 815,00	19 858,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest Payments	EUR	3 912 365,00	841 414,00	83 958,00	268 140,00	269 620,00	625 983,00	1 823 250,00
Interest accrued on Subordinated Loan for the Period	EUR	344,33						
Cumulative Interest accrued on Subordinated Loan	EUR	13 055,85						
Interest Payments on Subordinated Loan	EUR	344,33						
Cumulative Interest Payments on Subordinated Loan	EUR	13 055,85						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

SCF Rahoituspalvelut II DAC
Monthly Investor Report

28. Contact Details



Santander Consumer Bank AS

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Reporting Date	30.08.2018
Payment date	28.08.2018
Period No	21
Monthly Period	01.07.2018
Interest Period	from 25.07.2018 to 28.08.2018 = 34 days